

ABSTRACT OF THE DISCLOSURE

A processing section 46 for analyzing residential mortgages analyzes a first portfolio in first residential mortgages based on information on the first residential mortgages and outputs a first analysis result. A processing section 47 for evaluating securities current value analyzes a second portfolio in second residential mortgages in relation to the current value of residential mortgage-based securities that are the results of securitizing the second residential mortgages, based on information on the residential mortgage-based securities and outputs a second analysis result. A processing section 48 for extracting difference compares the first analysis result and the second analysis result to extract a difference between the second portfolio and the first portfolio. A processing section 49 for changing examination conditions changes examination conditions for examining users of residential mortgages based on the difference extracted by the processing section 48 for extracting difference.